

THE HARTFORD PRODUCTIVITY ADVANTAGESM

WHEN WORKERS' COMPENSATION, DISABILITY AND LEAVE MANAGEMENT WORK TOGETHER, EVERYONE BENEFITS.

INDUSTRY LEADING GROUP BENEFITS AND WORKERS' COMP CARRIER



Workers' Compensation

In most states workers' compensation benefits provide payment for medical bills and wage replacement for work-related illnesses or injuries.

Disability and Leave

- Short-term Disability (STD) – this partial income replacement benefit is for employees who require time off for illnesses or injuries, which is usually required to be non-work related.
- Long-term Disability (LTD) – this is a type of insurance policy that partially replaces income if an employee is out of work for a longer period of time (usually more than 26 weeks) due to a disabling condition.
- Family and Medical Leave Act (FMLA) – this federal law allows many employees nationwide who work for a company with 50 or more employees, up to 12 weeks off to bond with a new child, or care for themselves or a family member with a serious health condition. FMLA is not a Paid Leave, but it does provide job protection.

WHAT IS THE HARTFORD PRODUCTIVITY ADVANTAGE (THPA)?

THPA is a coordinated claims services and combined absence reporting solution across Disability, Workers' Comp and Leave Management to help improve compliance, reduce the administrative burden on employers and provide data driven insights to enhance workforce productivity.⁴

Connected Claims Experience

- Single toll-free number to report all absence types
- Auto-initiation of job-protected Leave for Workers' Comp and Disability claims
- Ongoing adjudication of Leave events using Workers' Comp and Disability claim information
- Seamless identification of STD and LTD from Workers' Comp lost time claims

Absence Reports

- Total Absence Summary
- Detailed Absence Data
- Individual Employee Claim Inquiry, containing Disability, Leave and Workers' Comp lost time claims
- Trending Views

WHAT ARE THE BENEFITS OF THPA?

Employers achieve:

- Increased productivity
- Lower administration costs
- Reduced compliance risk

Employees experience:

- Seamless coordination of benefits
- Streamlined claims
- Enhanced service and satisfaction

For more information, visit TheHartford.com/thpa or contact your representative from The Hartford at HealthServices@thehartford.com



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¹LIMRA U.S. Absence Management and FML Services, 2020 (Sales).

²U.S. Workplace Disability Insurance Sales Survey (Inforce), Q4 2020, LIMRA.

³A.M. Best, 2020.

⁴The Hartford Productivity Advantage services may not be available to all customers in every state.

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